

Information to identify the case:		
Debtor 1	Halan Andrew Wise	Social Security number or ITIN xxx-xx-6607
	First Name Middle Name Last Name	EIN --_-----
Debtor 2 (Spouse, if filing)	Trena Leone Wise	Social Security number or ITIN xxx-xx-6374
	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court District of Utah		Date case filed for chapter 13: 12/8/21
Case number: 21-25213 RKM		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Halan Andrew Wise	Trena Leone Wise
2. All other names used in the last 8 years	aka Halen Andrew Wise	
3. Address	449 South 860 East, #A205 American Fork, UT 84003	449 South 860 East, #A205 American Fork, UT 84003
4. Debtor's attorney Name and address	Justin O. Burton Rulon T. Burton & Assoc. 448 E Winchester St Suite 175 Murray, UT 84107	Contact phone (801) 288-0202 Email: justin@rulontburton.com
5. Bankruptcy trustee Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884 Email: utahtrusteemail@ch13ut.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>	<p>Meeting to be held on: Jan. 14, 2022 at 09:00 AM Location: 405 South Main Street, Suite 250, Salt Lake City, UT 84111 (See Attached Notice for Instructions)</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 3/15/22 Filing deadline: 2/16/22 Filing deadline: 6/6/22</p> <hr/> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p>9. Filing of plan and confirmation hearing on docket Objections to Confirmation</p>	<p>The debtor has not filed a plan as of this date. A copy of the plan will be sent separately. The hearing on confirmation will be held on: 2/22/22 at 10:00 AM Location: Dial: (636) 651-3182 Ten Min Before Hrg, Access Code: 9671833#, RKM Teleconference Line Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

NOTICE – PLEASE READ

In an effort to contain the spread of COVID–19, effective immediately and until further notice, all Chapter 13 11 U.S.C. § 341 Meetings will be conducted remotely via ZOOM. Debtors, counsel, creditors, and parties in interest SHOULD NOT APPEAR IN PERSON. Additional information is available at www.ch13ut.org.

To Debtors

In order for your § 341 Meeting to be conducted by Video Participation, you must do the following:

1. You and your attorney (if you have one) must fully complete the Zoom Videoconference Form ("Videoconference Form") found at www.ch13ut.org. The Videoconference Form should be uploaded via secure ShareFile to the Trustee's office no later than 7 days before your scheduled § 341 Meeting. In the case of joint debtors, each debtor must sign the Videoconference Form. In addition, you must attach to your returned Videoconference Form a copy of the documents stated in the Videoconference Form that you and your attorney used to verify your identification and social security number.
2. As part of your Video Participation, you or your attorney (if you have one) will be responsible for providing adequate hardware and software necessary to establish and maintain an approved connection for the § 341 Meeting. The device you use must have a camera and a microphone. You must also provide any information, including a current email address, requested by the Trustee necessary to establish and maintain the Zoom connection. Approximately 2 days before your scheduled § 341 Meeting, the Trustee's Office will send you and your attorney a link to your Zoom § 341 Meeting which you should use to join your § 341 Meeting at the scheduled time. Also, when your § 341 Meeting is conducted, you must be in a location which is free from excessive noise or disruption which would impede or interrupt your meeting of creditors or would prevent the creation of a record of the meeting. If any of these requirements are not satisfied, the Trustee or his representative may continue the meeting to a mutually convenient time for parties in attendance.
3. You must bring to the § 341 Meetings the documents used to verify your identification and social security number on the Videoconferencing Form. You may be asked to display them for the camera.

If you have any questions or concerns about appearing via videoconference, please contact your attorney (if you have one). Otherwise, please contact the Trustee's Office by using the Contact Form located at www.ch13ut.org or via email at utahtrusteeemail@ch13ut.org.

To Creditors

If you are a creditor and would like to appear at the § 341 Meeting, please contact the Trustee's Office by using the Contact Form located at www.ch13ut.org or via email at utahtrusteeemail@ch13ut.org.

In re:
Halan Andrew Wise
Trena Leone Wise
Debtors

Case No. 21-25213-RKM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Dec 15, 2021

User: admin
Form ID: 309I

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Halan Andrew Wise, Trena Leone Wise, 449 South 860 East, #A205, American Fork, UT 84003-4102
11952896	Aldous & Associates, PLLC, PO Box 171374, Holladay, UT 84117-1374
11952897	Alloy@Geneva, 1005 Geneva Road, Orem, UT 84058
11952899	American Fork Fire and Rescue, 1717 South Redwood Road, PO Box 27768, Salt Lake City, UT 84127-0768
11952900	+ Auto Farm Castle Rock, 624 Front Street, Evanston, WY 82930-3521
11952903	+ CBE Group, PO Box 900, Waterloo, IA 50704-0900
11952906	+ Darren Duplantis, 2302 South 2nd Street, Tucumcari, NM 88401-3846
11952907	+ Dept of Family Service, 2300 Capitol Avenue, Fl 3, Cheyenne, WY 82001-3672
11952908	+ Diamond Wireless, c/o Aldous & Associates, PLLC, PO Box 171374, Holladay, UT 84117-1374
11952912	+ Evanston Regional Hospital, 190 Arrowhead Drvie, Evanston, WY 82930-9266
11952916	+ GreenLight Auto Solutions, Attn: Bankruptcy, 870 East 9400 South, Ste 105, Sandy, UT 84094-3683
11952918	Intermountain Healthcare, PO Box 27808, Salt Lake City, UT 84127-0808
11952921	+ L. Craig Rosvail, 224 South 1100 East, American Fork, UT 84003-2829
11952922	+ Lone Peak Anesthesia, 170 North 1100 East, American Fork, UT 84003-2096
11952923	+ Low Book Sales, 590 North State Street, Lindon, UT 84042-1321
11952926	+ North Valley Physicians, PO Box 27402, Salt Lake City, UT 84127-0402
11952927	+ Outsource Receivables Management, PO Box 166, Ogden, UT 84402-0166
11952928	+ Outsource Receivables Management, Attn: Bankruptcy Dept, 1349 Washington Blvd, Ogden, UT 84404-5744
11952929	Pediatric Anesthesiologists, Inc, PO Box 3870, Salt Lake City, UT 84110-3870
11952930	Pleasant Grove Jr High, 810 North 100 East, Randolph, UT 84064
11952931	+ Poppy Moreno, 4964 South Cahoon Circle, Taylorville, UT 84129-1894
11952934	+ Provo College, c/o North American Recovery, PO Box 271014, Salt Lake City, UT 84127-1014
11952935	+ Revere Health, PO Box 27928, Salt Lake City, UT 84127-0928
11952940	+ Thornberry, 203 West Center Street, Pleasant Grove, UT 84062-2567
11952941	+ Tim Dahle Nissan, 11155 Jordan Gateway, South Jordan, UT 84095-4408
11952943	+ Timberline Financial I, 369 East State Road, Pleasant Grove, UT 84062-3616
11952942	+ Timberline Financial I, PO Box 344, American Fork, UT 84003-0378
11952945	United Health Care, PO Box 30555, American Fork, UT 84003
11952947	+ Utah Valley Regional Care, 395 Cougar Blvd, Provo, UT 84604-3311
11952949	+ VIP Motors, 815 South University Avenue, Provo, UT 84601-5848
11952950	+ Wyoming Credit, 822 Main Street, Evanston, WY 82930-3439

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: justin@rulontburton.com	Dec 15 2021 22:55:00	Justin O. Burton, Rulon T. Burton & Assoc., 448 E Winchester St Suite 175, Murray, UT 84107
tr	+ Email/Text: bnc@ch13ut.org	Dec 15 2021 22:56:00	Lon Jenkins tr, 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
11952898	Email/Text: e-bankruptcy@americafirst.com	Dec 15 2021 22:56:00	America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
11952904	+ Email/Text: bureauknight@yahoo.com	Dec 15 2021 22:56:00	CJ's Premier Auto, c/o Knight Adjustment Bureau,

District/off: 1088-2

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			5525 South 900 East, Ste 215, Salt Lake City, UT 84117-3500
11952901	EDI: CAPONEAUTO.COM	Dec 16 2021 03:53:00	Capital One Auto Finance, PO Box 30285, Salt Lake City, UT 84130-0285
11952902	EDI: CAPITALONE.COM	Dec 16 2021 03:53:00	Capital One Bank, Attn: Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285
11952905	+ Email/Text: ebnotifications@creditacceptance.com	Dec 15 2021 22:55:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road, Ste 3000, Southfield, MI 48034-8331
11952909	+ Email/Text: bknotice@ercbpo.com	Dec 15 2021 22:56:00	DirecTV, c/o Enhanced Recovery Company, 8014 Bayberry Road, Jacksonville, FL 32256-7412
11952910	EDI: DISCOVER.COM	Dec 16 2021 03:53:00	Discover Card, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
11952911	+ Email/Text: bknotice@ercbpo.com	Dec 15 2021 22:56:00	Enhanced Recovery Corporation, 8014 Bayberry Road, Jacksonville, FL 32256-7412
11952913	+ Email/Text: bankruptcy@expressrecovery.com	Dec 15 2021 22:56:00	Express Recovery Services, PO Box 26415, Salt Lake City, UT 84126-0415
11952914	EDI: AMINFOFP.COM	Dec 16 2021 03:53:00	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
11952915	+ EDI: PHINGENESIS	Dec 16 2021 03:53:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
11952917	EDI: IIC9.COM	Dec 16 2021 03:53:00	IC Systems, Inc., PO Box 64378, St. Paul, MN 55164-0378
11952919	EDI: JEFFERSONCAP.COM	Dec 16 2021 03:53:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud, MN 56302-9617
11952920	+ Email/Text: bureauknight@yahoo.com	Dec 15 2021 22:56:00	Knight Adjustment Bureau, 5525 South 900 East, Ste 215, Salt Lake City, UT 84117-3500
11952924	+ Email/Text: clarson@macu.com	Dec 15 2021 22:56:00	Mountain America Credit Union, PO Box 2331, Sandy, UT 84091-2331
11952925	+ Email/Text: wendy@mountainlandcollections.com	Dec 15 2021 22:56:00	Mountain Land Collections, Inc., PO Box 1280, American Fork, UT 84003-6280
11952932	EDI: PRA.COM	Dec 16 2021 03:53:00	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
11952933	EDI: PRA.COM	Dec 16 2021 03:53:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
11952936	Email/Text: bankruptcynotifications@pacificorp.com	Dec 15 2021 22:56:00	Rocky Mountain Power, Bankruptcy Clearinghouse, PO Box 25308, Salt Lake City, UT 84125-0308
11952937	EDI: AISSPRINT	Dec 16 2021 03:53:00	Sprint Corporation, Attn: Bankruptcy Department, PO Box 7949, Overland Park, KS 66207-0949
11954204	+ EDI: RMSC.COM	Dec 16 2021 03:53:00	Synchrony Bank, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
11952938	EDI: RMSC.COM	Dec 16 2021 03:53:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
11952939	EDI: AISTMBL.COM	Dec 16 2021 03:53:00	T-Mobile, Customer Relations, PO Box 37380, Albuquerque, NM 87176-7380
11952944	+ EDI: ECMC.COM	Dec 16 2021 03:53:00	U.S. Department of Education, ECMC/Attn: Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
11952946	EDI: UTAHTAXCOMM.COM	Dec 16 2021 03:53:00	USTC, Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-7040

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11952948 + EDI: VERIZONCOMB.COM

Dec 16 2021 03:53:00

Verizon Wireless, Bankruptcy Administration, 500
Technology Drive, Ste 500, Weldon Springs, MO
63304-2225

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2021 at the address(es) listed below:

Name	Email Address
Justin O. Burton	on behalf of Joint Debtor Trena Leone Wise justin@rulontburton.com ffej65@gmail.com
Justin O. Burton	on behalf of Debtor Halan Andrew Wise justin@rulontburton.com ffej65@gmail.com
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4